



TECHNICAL BRIEF

Spring 2004

2003 VMS Annual Report is now available. Contact VMS at 804-371-7030, mainstreet@dhcd.virginia.gov

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The Virginia Department of Housing and Community Development's Main Street Program provides downtown revitalization technical assistance to Virginia communities, using the National Main Street Center's Four Point Approach™ (Organization, Promotion, Design & Economic Restructuring) to comprehensive preservation-based revitalization of historic commercial districts.



Department of Housing and Community Development

Virginia Main Street

MONITOR

Bed and Breakfasts in Downtown Revitalization

by Doug Carleton

B&B Benefits

Bed and breakfasts (B&Bs) have become a major force in the lodging industry over the last ten years. There are approximately 4,700 B&Bs in the U.S., ranging from two or three rooms in peoples' homes where the innkeeper does everything, to 15 or 20 room properties, often with restaurants, with professional staff performing many of the day-to-day operations. B&Bs offer an attractive alternative to conventional motel and hotel lodging accommodations, and are frequently found in or around small towns around the country.

B&B owners make excellent Main Street partners. They often act as mini-tourist bureaus for historic downtowns, providing guests with information on where to shop and eat and what to see. Many Virginia Main Street communities, including Berryville, Orange, Lexington, Staunton, Culpeper, Waynesboro, Manassas, Bedford, Rocky Mount, Danville, Lynchburg, and Franklin, already have one or more B&Bs in their downtown areas; and almost all Main Street communities have beautiful historic buildings that would be prime candidates



Dan Hunt, co-owner of the Pace House Inn in Franklin, Virginia, and Anne Williams, Executive Director of the Downtown Franklin Association, are pictured at the entrance of the newly renovated Pace House. Dan recently moved to Franklin to restore this Victorian gem, and has joined the Board of the Downtown Franklin Association. The Pace House Inn held its official opening in March, 2004.

to become B&Bs. If there is a need for lodging in or close to your downtown, it may be worth considering trying to attract someone who wishes to open a B&B.

One fascinating thing about people who stay in B&Bs is that they love *old*—old homes, old floors, old stairs that sound

like spirits are also registered guests, even old baths and showers that in some cases defy any logic. But it doesn't seem to matter, because the total experience and the personal attention from the innkeeper makes the whole experience worthwhile. Chain hotels and motels remodel and redecorate every few years. Old is bad. But an old

house, even a three-story house where some guests have to walk up steps to the third floor rooms, can be considered a wonderful experience.

Part of this affinity for staying in older homes might also be traced to the tremendous growth in heritage tourism. According to a study by the Travel Industry Association and *Smithsonian Magazine*, 118 million tourists last year (up 13 percent from 1996) traveled with

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Bed and Breakfasts

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the goal of seeking out history and culture. The study also indicated that these tourists stayed longer and spent more than other travelers.

An interesting hypothesis to consider is that the availability of B&B accommodations can possibly enhance an area or town's attractiveness as a tourist destination. While this may be a chicken-and-egg situation as to which comes first—the area's attractiveness or the B&Bs—consider the fact that Asheville, North Carolina, a city of a little over 200,000 people, has over 70 B&Bs in and around the area. Granted, Asheville has multiple attractions, including, of course, Biltmore. But there are plenty of hotels and motels there, and yet, the unusually large number of B&Bs indicates how attractive the B&B is as a form of lodging. Does the presence of so many B&Bs make Asheville a more attractive destination? There is probably no scientific answer, but I would hazard a guess that it does.

Understand the B&B Business Before Recruiting

In considering whether to try to attract a B&B to your downtown, it should be understood that operating a B&B is hard work. It can be tremendously rewarding, and most B&B owners love it. But it is the hotel business, pure and simple, usually minus the staff that a hotel has to perform the menial work. It is a 24/7 business. Normally, unless a property has seven or eight rooms or more, the owner usually does everything—cooking, cleaning, taking reservations, keeping the books, etc. Plus, the owner always has to be "on." The owner is the one always interacting with the guests—at check in, check out, breakfast, and most other times. If the owner is having a particularly bad day, such as going into someone's room after they have



The Fountain Hall B&B is located about three blocks from Culpeper's downtown area.

checked out and finding that the guest has rearranged the entire room (I am not making this up), he or she must still be pleasant and charming to the other guests. That is what sells B&B rooms, but that is also one of the things that makes it hard work.

What are some of the factors that can enhance the chances for a B&B to be successful as a business? If the inn is to provide an owner's sole source of income, then it should have a minimum of seven or eight guest rooms, but possibly fewer, depending on whether other services might be offered. For example, one major source of revenue for many B&Bs is weddings. A B&B might not have seven or eight rooms, but if it does a lot of wedding business, it could still be a very profitable business. The same holds true for a B&B with a restaurant. There may be fewer rooms, but the restaurant provides the additional income necessary to overcome the smaller number of rooms.

Something often overlooked by B&B owners is the attractiveness of B&Bs to many business travelers. Some very successful B&Bs that have the space host small business meetings or management meetings for local businesses. The intimacy and "non-corporate" environment provided by a B&B can make for a very pleasant business experience, as well as being very profitable for the innkeeper.

Tips on Recruiting a B&B to Your Community

First, where do you find those enthusiastic, creative and industrious individuals to operate a B&B in your community? One option is to have representatives of your downtown organization attend the annual Bed and Breakfast Association of Virginia Conference. The 2004 Conference, held in January, included an "Aspiring Innkeeper Workshop"—prime hunting grounds for a community in search of a B&B owner! Inquire about information tables or booths at the Conference where you can distribute information about your community. The Bed and Breakfast Association of Virginia's Web site is found at: www.innvirginia.com.

A community should also think in terms of how a potential owner/operator would finance a B&B, which is a very substantial investment. The largest expense is, of course, the building, which is almost always going to be a large older home. B&B operators often spend more money renovating and furnishing a home than they do acquiring it.

There are some things a downtown organization might be able to do to help this process along. A Main Street organization can help the prospective innkeeper in obtaining permits and licenses and securing the best building contractors. The town of Lanesboro, Minnesota, won a Great American Main Street Award in 1998, in part, for its commitment to assisting B&B owners. Jack and Nancy Bratrud, the owners of the Vickerman House B&B in Lanesboro stated in the May, 1998 *National Main Street News*, "We were strangers from the city when we came [to Lanesboro]. The city administrator ... gave us friendly advice about permits, licenses, utilities, and the like through the initial stages of rehabilitation. Townspeople who didn't even know us pitched in

to help with advice and with their time and skills, including a photographic record of the town from the 1870s to the 1940s. One fellow mixed furniture-finishing stains and helped another fellow finish furniture pieces for the rooms. We heard the stories of what had happened in our back room in the days when Doc Powell of Buffalo Bill and Annie Get Your Gun fame had practiced medicine there.... There is a lively civic tradition."

Main Street organizations can also help prospective innkeepers improve their chances in obtaining loans from local lending institutions. A Board member or volunteer knowledgeable in real estate or starting a business can provide guidance on creating a feasibility study/business plan, which is required by lending institutions as part of the loan application process. Doing a feasibility study for a B&B will give the prospective owner a chance to prove his or her case that there is a demand for these rooms at a price that will generate a profit. If a recent downtown market analysis has been completed, provide it to the prospective B&B owner—it will be very helpful when creating the feasibility study/business plan.

A downtown organization can also help the prospective innkeeper get in touch with the Small Business Administration (SBA), which offers advantages to lenders and borrowers. Under its 7(a) Program, the SBA can provide a loan guarantee to a lender of up to \$1,000,000 or 75% of any eligible loan. This could be the difference between whether a lender is willing to make a startup loan or not. A lender might really like everything about a proposal, but is just not willing to take a risk. But if the lender could get 75% of the loan guaranteed, the risk would be substantially mitigated, so the lender might be willing to go ahead with the loan. SBA offers a couple of advantages to the borrower. Real estate can be amortized up to 25 years, which can help lower the monthly

payments—a significant benefit to a startup. The SBA can also provide a borrower with a list of lenders who participate in the 7(a) Program. For more information, visit www.sba.gov.

The most helpful (but also most difficult) alternative for a downtown organization would be to assist in acquiring a building. If someone has donated, or is willing to donate a home to the community for the right use, the downtown organization

might then lease the building to a B&B operator at a favorable rate so that less money would be required in financing. The owner could be given an option to buy at an agreed upon future price so that the organization could recover their investment, or gain some reward from the deal. The community could provide some form of economic development funds for items such as the furnishings,

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The Frederick House – a small (and great) hotel in Staunton, VA

By Amy Yarcich

A series of events and opportunities, not an intentional decision, led Joe and Evy Harmon to open the Frederick House in downtown Staunton back in 1984. Since that time, the business has very deliberately and successfully grown to a 25-room small hotel and become an important part of the revitalization and economic vitality of downtown Staunton.

"Visitors to the Frederick House enjoy the intimacy and affordability of a small hotel combined with modern amenities, privacy, and in-town convenience," according to their brochure. Visitors who have discovered the truth to these words come from throughout Virginia and many places across the country. Joe and Evy see a lot of repeat visitors, some of whom do an annual trip south for the winter and others on weekend getaways from Washington, DC. One thing they've noticed in recent



Joe and Evy Harmon opened the Frederick House in downtown Staunton in 1984.

years is that the length of stay has increased and now averages about 2 nights, although they also host small groups for longer periods and occasional business travelers for just one night. October is by far their busiest month, but March through Thanksgiving is steadily busy,

especially now that people can attend a theater performance at the Blackfriars Playhouse as part of their B&B package. The Frederick House and the other B&Bs in town sell theater tickets to their guests at a discount—a mutually beneficial relationship for the B&B and theater.

The Harmon's personally handle guest check-in, check-out and breakfast each morning, but they have found it helpful to have four staff on call for cleaning and laundry duties as needed. Because running a small hotel is so demanding and can easily lead to burnout, Joe and Evy have come up with some impor-

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Bed and Breakfasts*(continued from page 3)*

which would allow the mortgage lender to concentrate on the real estate. Assets that are considered short term, such as furnishings and fixtures, are not as easy to finance as real estate.

These are only a few suggestions. Financing of any commercial project is very complex. Every community has a different set of needs, economic incentives, patrons, interested parties, etc. So there could be any number of other ways to get such a transaction done. But if a community does need more lodging choices, a bed and breakfast can be a very attractive one. ■

Doug Carleton is a nationally published expert in financing for the bed and breakfast industry and has been quoted in The Wall Street Journal. He is an Associate Member of the Professional Association of Innkeepers International and presented programs at the association's biennial conference in Chicago in 2002. Mr. Carleton also volunteers as a consultant in economic restructuring and real estate development to designated Virginia Main Street communities.

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tant strategies that may be of use to anyone currently operating or planning to operate a B&B. They note that there are some important qualities needed to run a successful B&B—owners need to “like people, be flexible and be willing to put the hours in.” They recommend living in a separate building from guests in order to maintain some privacy and yet be available to guests as needed. Joe has implemented some great systems to maintain connection with the guests and still be able to carry on with other business. A cordless phone allows Joe and Evy to be anywhere on their property and still be responsive to calls from guests, or potential guests. The Frederick House doorbell is also connected to a beeper that Joe carries so that he can be anywhere downtown and get back to the Frederick House quickly to welcome guests whenever they arrive. The Harmons have also taken the time to train employees on how to run the Frederick House and have them live on-site as needed in order to allow these busy innkeepers to take a rejuvenating annual vacation to someplace sunny and warm.

Another piece of sage advice from the Harmons is to “keep it simple.” The Frederick House offers the same six delicious breakfast choices every day. The short menu is able to fit on a coffee mug—in fact, that’s where the menu has been printed for the last 10 years. Evy has also worked out a system for preparing much of the breakfast items in advance in large batches so that each morning her preparation time for a hot and tasty breakfast is minimal.

Since they’ve been in operation for almost 20 years, the Frederick House has built a reputation and identity, but they still need to make sure new visitors find them. The development of their web site led to a significant increase in business, and according to Joe, “the web is the best thing that ever happened to

small businesses, especially a business like this one.” They paid a designer to develop their site, www.frederickhouse.com, and now pay only a small fee to maintain and update the site. People can also get to their web site through links from the Bed and Breakfast Association of Virginia, <http://innvirginia.com/index.php>, the Register, <http://travelassist.com/reg/index.html> and Virginia Tourism, www.visitva.org. While the Frederick House is listed in bed & breakfast books and has a small brochure, they do very minimal paid advertising because they find the web and word-of-mouth to be the most effective marketing tools for them.

Joe and Evy Harmon clearly love running the Frederick House and enjoy the opportunity to be downtown near great shops, restaurants, entertainment and more. As for the role of the Staunton Downtown Development Association (SDDA), the local Main Street Program in the success of their business and downtown Staunton, they believe that, “the Main Street program is one of many tools that work to improve downtown Staunton, without it something’s missing.” ■

Amy Yarcich is the Program Manager of the Virginia Main Street program.

So after all this, you still want to be an innkeeper?

Consider joining the Professional Association of Innkeepers International (PAII)—they have lots of information about starting a B&B, recommended books, information about workshops, discussion groups, classifieds and even several free informational resources you can easily download.

www.paii.org

What's Next for Main Streets?

By Matt Dugan

Kennedy Lawson Smith, Director of the National Main Street Center, spoke about the latest trends in downtown revitalization during her keynote speech at Virginia Main Street's Milestone Awards luncheon on February 26, 2004. (For more on the Milestone Award recipients, see "People, Places & Happenings" on page 6). Smith began her presentation by outlining the Main Street "circle of investment," which is a primary goal of Main Street. The circle goes like this: (1) the first step is to help businesses sell more; (2) businesses can then afford higher rents; (3) this leads property owners to rehabilitate their buildings; (4) the district then looks more attractive; (5) more people visit the district, and then the cycle starts over again. Next, Smith spoke about what she sees for the future of historic downtowns, which can be summed up in four general categories:

1. Life on the Streets-24/7

Downtown housing is starting to increase, which has led to an increase in foot traffic and retail purchasing on Main Streets before and after work hours. While each new downtown employee spends between \$2,500 and \$3,500 downtown each year, each new downtown resident spends anywhere between \$7,500 and \$14,000 annually in the downtown.

Communities are seeing a growth in upscale upper story housing, and retirement and assisted living housing is also slowly opening up in downtowns. Movie theaters are making a comeback to Main Street.



Kennedy Lawson Smith, Director of the National Main Street Center, spoke at the Virginia Main Street awards luncheon in February.

Theaters that show movies in the evening help increase the number of customers and energy in downtowns. Catering to working professionals, small retail businesses are wising up and are increasingly open during evening hours.

Smith mentioned an exciting new addition to the Federal HUD program, HOPE VI, which will likely bring more housing to downtowns in the coming years. The HOPE VI program was created in the early 1990s, with significant input from the Congress for the New Urbanism. The program's sole focus has been to provide funds to demolish sub-standard public housing and replace it with mixed-income, mixed-use communities. The results have generally been very positive. However, because HOPE VI is directly tied to existing public housing, smaller cities, which generally do not have either public housing or a public housing authority, have not been able to take advantage of the program.

A new "Main Street" provision has been added to the regulations that will fulfill the intent of HOPE VI, by providing high-quality affordable housing ("affordable" housing could also include housing for the elderly, artists, etc.) in a mixed-use environment. This is a departure from the

way HOPE VI has worked in the past in that it will allow smaller cities to use HOPE VI funds to create affordable housing in existing buildings, such as upper floors, in downtowns. This means that HOPE VI could be used under the new "Main Street" provision even in very rural communities that were not eligible before. For more information about HOPE VI, visit: www.hud.gov/offices/pih/programs/ph/hope6/index.cfm.

2. National Retailers

Another sign of the success of downtowns is that national retailers are starting to open stores downtown. Smith commented, "National retailers are trend followers, not trend leaders." This is an indication that Main Streets are accepted as economically strong areas, worth moving into. Furthermore, most of these retailers are not tearing down historic buildings, instead their stores are respectful of the architectural context of downtown. But as many national retailers are coming back downtown, Smith expressed concerns that U.S. post offices were pulling out of Main Streets—a trend that should be monitored in the coming years.

3. Promote History and the Memory of Place

There are currently 4,500 dead or dying shopping malls in America and some are getting redeveloped into developments that look quite similar to historic downtowns. Smith believes this could cause problems for Main Streets by confusing what is historic and what is not. She believes Main Street communities will need to make a point to distinguish themselves by promoting their rich history and the special memories that their historic downtowns hold in the minds of local consumers.

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2003 Virginia Main Street Milestone Awards

National Main Street Center Director, **Kennedy Lawson Smith**, along with DHCD Director, **Bill Shelton** and Deputy Secretary of Commerce and Trade, **Matt Erskine**, honored 14 Main Street communities for their achievements in volunteerism and attracting private investment downtown. Since 1997, volunteers have donated an in-kind total of more than \$2.5 million of their personal time (about 158,000 hours) to make Main Street programs and promotions work. The nine communities receiving awards for volunteerism in 2003 were: **Danville** for its first 1,000 volunteer hours; **Bedford**, **Franklin**, **Lexington**, **Marion** and **Orange** for 10,000 volunteer hours; **Winchester** with 15,000 volunteer hours; and **Lynchburg** and **Warrenton** for 20,000 volunteer hours. Eleven communities also received awards for their attraction of private investment to their Main Street districts. They are: **Waynesboro** for its first \$1 million; **Berryville** and **Marion** at \$5 million; **Bedford** at \$10 million; **Manassas** and **Warrenton** at \$15 million; **Culpeper**, **Franklin**, **Lynchburg** and **Staunton** at \$20 million; and **Winchester** at \$30 million. ✍

FHLB Gives Community Projects an EDGE

The Federal Home Loan Bank of Atlanta's Economic Development and Growth Enhancement Program (EDGE) offers below-market-rate loans and predevelopment financing through its member financial institutions that lend funds to community development projects in certain areas or that meet certain criteria. Eligible projects include water and sewer lines, roads, utilities, micro-loan funds, job training facilities and specific uses such as child care and community centers, grocery stores and shopping centers, health care or recreation facilities and small business incubators. City Market Lofts, LLC in Lynchburg acquired and rehabilitated three vacant buildings

People, Places & Happenings

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totaling 56,000 square feet in a mixed-use development with EDGE funds. Applications are due July 1 for EDGE's 2004 offering. Learn more about EDGE, and other community investment programs at www.fhlbatl.com or by calling toll free at (800) 536-9650. ✍

VMS-National Register of Historic Places Online Travel Itinerary

Coming in May, 2004! Virginia Main Street, in partnership with the National Register of Historic Places, National Park Service, will launch an on-line travel itinerary focusing on the 17 designated Virginia Main Street communities to coincide with Preservation Week. The itinerary will

be the latest addition to the National Register's on-line travel series *Discover Our Shared Heritage*. The itinerary will include: descriptions of each historic downtown district and its importance in American history; information on recent revitalization efforts; tourist information; interactive maps; color and vintage photographs; and links to Virginia Main Street communities' web sites. The itinerary will be designed by the National Register and hosted on its web site, which receives thousands of visitors per year. For more information about the *Discover Our Shared Heritage* travel itineraries, visit the National Register Web site at: www.cr.nps.gov/nr/travel. ✍

New DHCD Commercial District Affiliates

Welcome to the following new Affiliate communities who have joined in recent months:

- Herndon
- Floyd

To find out how your community can become an Affiliate and have access to Main Street trainings, check out our website at: www.dhcd.virginia.gov/MainStreet ✍



Top right: Valecia Crisafulli, National Main Street Center; Courtney Anderson, Virginia Main Street; and Gene Haugh, Wayne Fuller, and Poo Roberts of South Boston enjoying Kennedy Smith's presentation at the Virginia Main Street Awards Luncheon. **Center:** Luncheon attendees listening to Kennedy Smith's presentation. **Bottom right:** Cindy Connor, Bill Mosley, and Scott Smith of Bedford Main Street, Inc.



Virginia Main Street - Cumulative Statistics 1985 - 2003

Community	Businesses Created	Jobs Created	Volunteer Hours Invested*	Rehabs Completed	Private Investment*
Bedford	199	440	11,092	378	\$10,697,973
Berryville	107	216	6,957	194	\$6,707,977
Culpeper	273	538	8,137	321	\$28,066,239
Danville	25	46	1,676	31	\$405,269
Franklin	275	633	12,686	378	\$22,435,398
Lexington	176	443	11,330	234	\$10,962,885
Lynchburg	34	345	24,288	28	\$20,457,609
Manassas	119	469	12,868	81	\$17,424,755
Marion	150	371	10,020	115	\$6,846,542
Martinsville	165	480	9,190	70	\$6,006,211
Orange	291	679	10,151	465	\$14,454,293
Radford	123	493	7,292	137	\$6,991,019
Rocky Mount	51	135	13,610	117	\$8,416,450
Staunton	174	494	8,325	278	\$21,242,178
Warrenton	373	152	20,714	399	\$18,036,446
Waynesboro	31	58	4,899	13	\$1,548,064
Winchester	299	998	14,977	173	\$32,062,976
Inactive Programs (11)	707	1373	10,430	700	\$29,855,599

Source: Virginia Main Street Program monthly reports

Notes: + Volunteer Investment figures for 1997–2003 only.

* Private Investment adjusted for inflation and expressed in current dollars.

Additional economic statistics and profiles can be found in the recently published *2003 Virginia Main Street Annual Report*. To receive a copy, please contact Virginia Main Street at 804/371-7030, mainstreet@dhcd.virginia.gov.

What's Next for Main Streets? (continued from page 5)

4. The Importance of Incentives

Smith discussed the need for Main Street communities to offer and promote incentives to potential developers. Currently it's easier to develop outside of traditional downtowns because there are fewer hoops to jump through. Incentives such as tax increment financing districts, local technology zones, enterprise zones and various types of tax credits make locating in downtown attractive.

One tax credit program Smith specifically mentioned was the New

Markets Tax Credits Program, which is targeted to low-income areas. The New Markets Tax Credits Program permits investors to receive a credit against Federal income taxes for making qualified equity investments in designated Community Development Entities (CDEs). In simplest terms, this program makes it attractive for investors to provide capital for community development projects in low-income areas because they receive a Federal tax credit. Without the incentive of the tax credit, it's unlikely that investors would front capital for many of these projects. For more information, visit www.cdfifund.gov.

Positive Signs for the Future

In her conclusion, Smith stated, "there are some threats to downtowns, but also some of the best signs I've seen in over 20 years of working at the National Main Street Center." The strength of Main Street is the commitment of volunteers and local governments across the country to save buildings and revitalize downtowns.

Matt Dugan is a program assistant with the Virginia Main Street program. He is pursuing a masters degree in urban and regional planning from Virginia Commonwealth University and holds a bachelors degree in economics from the University of Texas at Austin. ■



**VIRGINIA DEPARTMENT
OF HOUSING AND
COMMUNITY DEVELOPMENT**

501 North Second Street
Richmond, Virginia 23219

Downtown Development Calendar

April '04

- 4-6 Annual Bike Walk Conference, Arlington, VA (BikeWalk Virginia, 703-243-9800 or www.bikewalkvirginia.org)
- 16 Virginia Main Street Community Designation application deadline**
- 20 Historic School Day (National Trust for Historic Preservation, 202-588-6358 or www.nationaltrust.org)
- 23 Seed Grant application deadline (Dept. of Housing & Community Development, www.dhcd.virginia.gov/ADMIN/Whats_new.htm)
- 24-28 American Planning Association's National Conference, Washington, DC (American Planning Association, 312-786-6705 or www.planning.org)
- 25-27 2004 Virginia Governor's Conference on Travel & Tourism, Roanoke, VA (Virginia Tourism Corporation, www.vatc.org)

May '04

- 3-8 2004 National Preservation Week (National Trust for Historic Preservation, www.nationaltrust.org)
- 5-7 Virginia Downtown Development Association Annual Conference**, Roanoke, VA (703-246-5171 or vdda@virginiadowntown.org)
- 6-8 America Walks, Silver Spring, MD (National Congress of Pedestrian Activities, 617-367-1170 or info@americawalks.org)
- 9-12 2004 National Main Streets Conference**, Albuquerque, NM (National Main Street Center, www.maintreet.org)
- 16-22 Virginia Business Appreciation Week

June '04

- 5-9 Live, Work and Play Downtown, Pittsburgh, PA (Pennsylvania Downtown Center, www.padowntown.org or 717-233-4675)
- 16-18 National Small Business Summit, Washington, DC (National Federation of Independent Businesses, www.nfibonline.com)

July '04

- 13-14 Virginia Main Street Summer Tool Kit Training**, Culpeper, VA (Virginia Main Street, 804-371-7030)
- 17-19 pARTicipate2004, Washington, DC (Joint Convention of Americans for the Arts and National Assembly of State Arts Agencies www.artsusa.org/services/events)
- 20-24 Annual League of Historic American Theatres Conference, Philadelphia, PA (www.lhat.org or 410-659-9533)